



THE UNITED STATES PATENT AND TRADEMARK OFFICE

Dayton, Ohio

Docket No. 8677.00

Application of

Raymond L. Higgins et al.

Serial No. 09/930,907

Filed: August 16, 2001

**INFORMATION  
DISCLOSURE STATEMENT**

FEB 06 2001

Group Art Unit: 2171

Examiner: Unknown

**FOR: ELECTRONIC CHECK PRESENTMENT WITH IMAGE INTERCHANGE  
SYSTEM AND METHOD OF OPERATING AN ELECTRONIC CHECK  
PRESENTMENT WITH IMAGE INTERCHANGE SYSTEM**

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on  
FEB 06 2001 (Date of Deposit).

  
Shirley Doll

Assistant Commissioner for Patents

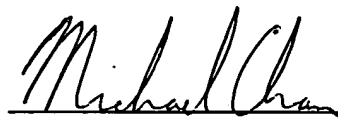
Washington, D.C. 20231

Sir:

Please find enclosed a copy of the document(s) listed on the enclosed form entitled "List of Patents and Publications For Applicant's Information Disclosure Statement".

An examination of the present application on its merits is respectfully requested.

Respectfully submitted,

  
Michael Chan  
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